

**United States Bankruptcy Court**  
**District of Montana**

In re **Pamela Joy Ohs**Case No. 11-61830

Debtor

Chapter 13

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	<b>Yes</b>	1	<b>195,000.00</b>		
B - Personal Property	<b>Yes</b>	5	<b>29,031.47</b>		
C - Property Claimed as Exempt	<b>Yes</b>	3			
D - Creditors Holding Secured Claims	<b>Yes</b>	1		<b>182,512.86</b>	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	<b>Yes</b>	1		<b>0.00</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	7		<b>49,705.31</b>	
G - Executory Contracts and Unexpired Leases	<b>Yes</b>	1			
H - Codebtors	<b>Yes</b>	1			
I - Current Income of Individual Debtor(s)	<b>Yes</b>	1			<b>3,735.68</b>
J - Current Expenditures of Individual Debtor(s)	<b>Yes</b>	2			<b>3,186.98</b>
Total Number of Sheets of ALL Schedules		<b>23</b>			
			<b>Total Assets</b>	<b>224,031.47</b>	
			Total Liabilities	<b>232,218.17</b>	

Form 6 - Statistical Summary (12/07)

**United States Bankruptcy Court**  
**District of Montana**

In re **Pamela Joy Ohs**Case No. 11-61830

Debtor

Chapter 13**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

- Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	<b>0.00</b>
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	<b>0.00</b>
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	<b>0.00</b>
Student Loan Obligations (from Schedule F)	<b>0.00</b>
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	<b>0.00</b>
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	<b>0.00</b>
TOTAL	<b>0.00</b>

**State the following:**

Average Income (from Schedule I, Line 16)	<b>3,735.68</b>
Average Expenses (from Schedule J, Line 18)	<b>3,186.98</b>
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20 )	<b>3,974.38</b>

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column	<b>0.00</b>
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	<b>0.00</b>
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	<b>0.00</b>
4. Total from Schedule F	<b>49,705.31</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	<b>49,705.31</b>



In re

**Pamela Joy Ohs**Case No. 11-61830

Debtor

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		<b>Cash on Hand</b>	-	<b>50.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Savings Account at Valley Federal Credit Union; Balance as of 9/20/2011</b>	-	<b>25.00</b>
		<b>Checking Account @ Valley Federal Credit Union; Blance as of 9/20/2011</b>	-	<b>32.02</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Couch</b>	-	<b>100.00</b>
		<b>(3) Chairs</b>	-	<b>200.00</b>
		<b>Table and 6 Chairs</b>	-	<b>100.00</b>
		<b>(2) Beds</b>	-	<b>75.00</b>
		<b>Computer Desk/Glass Bookcase</b>	-	<b>25.00</b>
		<b>(2) Dressers</b>	-	<b>100.00</b>
		<b>(2) Shelving Units</b>	-	<b>50.00</b>
		<b>(2) End/Coffee Tables</b>	-	<b>50.00</b>
		<b>(7) Lamps</b>	-	<b>70.00</b>
		<b>(2) Hutches</b>	-	<b>100.00</b>
		<b>China Set</b>	-	<b>100.00</b>
		<b>Refrigerator</b>	-	<b>250.00</b>
		<b>Washer/Dryer</b>	-	<b>250.00</b>
				<b>Sub-Total &gt;</b>
				<b>1,577.02</b>
				(Total of this page)

4 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Pamela Joy Ohs**Case No. **11-61830**

Debtor

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		<b>Microwave</b>	-	<b>25.00</b>
		<b>Television - 21"</b>	-	<b>25.00</b>
		<b>Television - 32"</b>	-	<b>50.00</b>
		<b>Dishwasher</b>	-	<b>50.00</b>
		<b>DVD Player</b>	-	<b>50.00</b>
		<b>Radio/CD Player</b>	-	<b>25.00</b>
		<b>Sewing Machine</b>	-	<b>100.00</b>
		<b>Computer</b>	-	<b>100.00</b>
		<b>Barbeque</b>	-	<b>25.00</b>
		<b>Patio Furniture</b>	-	<b>50.00</b>
		<b>Lawn Mower</b>	-	<b>300.00</b>
		<b>Hand Tools-Garden Tools and Household Tools</b>	-	<b>75.00</b>
		<b>File Cabinet</b>	-	<b>20.00</b>
5.		<b>(100) Books</b>	-	<b>25.00</b>
		<b>Picture</b>	-	<b>25.00</b>
		<b>Painting</b>	-	<b>25.00</b>
		<b>Coin Collection - State Quarteres</b>	-	<b>75.00</b>
		<b>(100) Compact Discs</b>	-	<b>100.00</b>
		<b>(50) DVD's</b>	-	<b>50.00</b>
6.		<b>(15) Jeans</b>	-	<b>75.00</b>
		<b>(11) Dress Pants</b>	-	<b>77.00</b>
		<b>(3) Sweat Pants</b>	-	<b>3.00</b>
		<b>(25) Shirts</b>	-	<b>25.00</b>
		<b>(10) Blouses</b>	-	<b>15.00</b>
				Sub-Total > <b>1,390.00</b>
				(Total of this page)

Sheet 1 of 4 continuation sheets attached  
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Pamela Joy Ohs**Case No. **11-61830**

Debtor

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		<b>(50) Sweatshirts</b>	-	<b>20.00</b>
		<b>(5) Winter Coats</b>	-	<b>35.00</b>
		<b>(10) Jackets</b>	-	<b>50.00</b>
		<b>(20) Shoes and Boots</b>	-	<b>20.00</b>
		<b>Winter Gear</b>	-	<b>5.00</b>
7. Furs and jewelry.		<b>(10) Watches</b>	-	<b>20.00</b>
		<b>(20) Rings</b>	-	<b>0.00</b>
		<b>(50) Bracelets</b>	-	<b>0.00</b>
		<b>(60) Necklaces</b>	-	<b>0.00</b>
8. Firearms and sports, photographic, and other hobby equipment.		<b>(3) Cameras</b>	-	<b>45.00</b>
		<b>Golf Clubs</b>	-	<b>25.00</b>
		<b>Inversion Board</b>	-	<b>25.00</b>
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		<b>Sisters of Charity of Leavenworth Health System; Balance as of 12/31/2010</b>	-	<b>22,997.95</b>
		<b>Montana Public Employee Retirement; Amount as of 1/2011</b>	-	<b>171.50</b>
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
			Sub-Total > (Total of this page)	<b>23,414.45</b>

Sheet 2 of 4 continuation sheets attached  
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re

**Pamela Joy Ohs**Case No. 11-61830

Debtor

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.		<b>Real Estate Broker License</b>	-	<b>100.00</b>
		<b>Nursing License</b>	-	<b>50.00</b>
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
			Sub-Total > (Total of this page)	<b>150.00</b>

Sheet 3 of 4 continuation sheets attached  
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re

**Pamela Joy Ohs**Case No. **11-61830**

Debtor

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>1994 Honda Accord; Vin Number 1HGCD5666RA045043</b>	-	<b>2,500.00</b>
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.		<b>Dog - Golden Retriever</b>	-	<b>0.00</b>
		<b>Cat</b>	-	<b>0.00</b>
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
				<b>Sub-Total &gt; (Total of this page)</b>
				<b>2,500.00</b>
				<b>Total &gt;</b>
				<b>29,031.47</b>

Sheet 4 of 4 continuation sheets attached  
to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re Pamela Joy Ohs, Case No. 11-61830  
 Debtor

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

- 11 U.S.C. §522(b)(2)  
 11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds  
 \$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafter  
 with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>Real Property</b>			
Home at 2919 Rimview Drive, Billings, MT 59102	Mont. Code Ann. §§ 70-32-104, 25-13-615	12,487.14	195,000.00
<b>Cash on Hand</b>			
Cash on Hand	Mont. Code Ann. § 25-13-614	75%	50.00
<b>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</b>			
Savings Account at Valley Federal Credit Union; Balance as of 9/20/2011	Mont. Code Ann. § 25-13-614	75%	25.00
Checking Account @ Valley Federal Credit Union; Blance as of 9/20/2011	Mont. Code Ann. § 25-13-614	75%	32.02
<b>Household Goods and Furnishings</b>			
Couch	Mont. Code Ann. § 25-13-609(1)	100.00	100.00
(3) Chairs	Mont. Code Ann. § 25-13-609(1)	200.00	200.00
Table and 6 Chairs	Mont. Code Ann. § 25-13-609(1)	100.00	100.00
(2) Beds	Mont. Code Ann. § 25-13-609(1)	75.00	75.00
Computer Desk/Glass Bookcase	Mont. Code Ann. § 25-13-609(1)	25.00	25.00
(2) Dressers	Mont. Code Ann. § 25-13-609(1)	100.00	100.00
(2) Shelving Units	Mont. Code Ann. § 25-13-609(1)	50.00	50.00
(2) End/Coffee Tables	Mont. Code Ann. § 25-13-609(1)	50.00	50.00
(7) Lamps	Mont. Code Ann. § 25-13-609(1)	70.00	70.00
(2) Hutches	Mont. Code Ann. § 25-13-609(1)	100.00	100.00
China Set	Mont. Code Ann. § 25-13-609(1)	100.00	100.00
Refrigerator	Mont. Code Ann. § 25-13-609(1)	250.00	250.00
Washer/Dryer	Mont. Code Ann. § 25-13-609(1)	250.00	250.00
Microwave	Mont. Code Ann. § 25-13-609(1)	25.00	25.00
Television - 21"	Mont. Code Ann. § 25-13-609(1)	25.00	25.00
Television - 32"	Mont. Code Ann. § 25-13-609(1)	50.00	50.00
Dishwasher	Mont. Code Ann. § 25-13-609(1)	50.00	50.00
DVD Player	Mont. Code Ann. § 25-13-609(1)	50.00	50.00

2 continuation sheets attached to Schedule of Property Claimed as Exempt

B6C (Official Form 6C) (4/10) -- Cont.

In re Pamela Joy Ohs, Case No. 11-61830  
 Debtor

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**  
 (Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Radio/CD Player	Mont. Code Ann. § 25-13-609(1)	25.00	25.00
Sewing Machine	Mont. Code Ann. § 25-13-609(1)	100.00	100.00
Computer	Mont. Code Ann. § 25-13-609(1)	100.00	100.00
Barbeque	Mont. Code Ann. § 25-13-609(1)	25.00	25.00
Patio Furniture	Mont. Code Ann. § 25-13-609(1)	50.00	50.00
Lawn Mower	Mont. Code Ann. § 25-13-609(1)	300.00	300.00
Hand Tools-Garden Tools and Household Tools	Mont. Code Ann. § 25-13-609(1)	75.00	75.00
File Cabinet	Mont. Code Ann. § 25-13-609(1)	20.00	20.00
<u>Books, Pictures and Other Art Objects; Collectibles</u>			
(100) Books	Mont. Code Ann. § 25-13-609(1)	25.00	25.00
Picture	Mont. Code Ann. § 25-13-609(1)	25.00	25.00
Painting	Mont. Code Ann. § 25-13-609(1)	25.00	25.00
Coin Collection - State Quarteres	Mont. Code Ann. § 25-13-609(1)	75.00	75.00
(100) Compact Discs	Mont. Code Ann. § 25-13-609(1)	100.00	100.00
(50) DVD's	Mont. Code Ann. § 25-13-609(1)	50.00	50.00
<u>Wearing Apparel</u>			
(15) Jeans	Mont. Code Ann. § 25-13-609(1)	75.00	75.00
(11) Dress Pants	Mont. Code Ann. § 25-13-609(1)	77.00	77.00
(3) Sweat Pants	Mont. Code Ann. § 25-13-609(1)	3.00	3.00
(25) Shirts	Mont. Code Ann. § 25-13-609(1)	25.00	25.00
(10) Blouses	Mont. Code Ann. § 25-13-609(1)	15.00	15.00
(50) Sweatshirts	Mont. Code Ann. § 25-13-609(1)	20.00	20.00
(5) Winter Coats	Mont. Code Ann. § 25-13-609(1)	35.00	35.00
(10) Jackets	Mont. Code Ann. § 25-13-609(1)	50.00	50.00
(20) Shoes and Boots	Mont. Code Ann. § 25-13-609(1)	20.00	20.00
Winter Gear	Mont. Code Ann. § 25-13-609(1)	5.00	5.00
<u>Furs and Jewelry</u>			
(10) Watches	Mont. Code Ann. § 25-13-609(1)	20.00	20.00

B6C (Official Form 6C) (4/10) -- Cont.

In re Pamela Joy Ohs,  
 Case No. 11-61830  
 Debtor

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**  
 (Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
(20) Rings	Mont. Code Ann. § 25-13-609(1)	0.00	0.00
(50) Bracelets	Mont. Code Ann. § 25-13-609(1)	0.00	0.00
(60) Necklaces	Mont. Code Ann. § 25-13-609(1)	0.00	0.00
<b>Firearms and Sports, Photographic and Other Hobby Equipment</b>			
(3) Cameras	Mont. Code Ann. § 25-13-609(1)	45.00	45.00
Golf Clubs	Mont. Code Ann. § 25-13-609(1)	25.00	25.00
Inversion Board	Mont. Code Ann. § 25-13-609(1)	25.00	25.00
<b>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</b>			
Sisters of Charity of Leavenworth Health System; Balance as of 12/31/2010	Mont. Code Ann. § 25-13-608(1)(e)	22,997.95	22,997.95
Montana Public Employee Retirement; Amount as of 1/2011	Mont. Code Ann. § 25-13-608(1)(e)	171.50	171.50
<b>Licenses, Franchises, and Other General Intangibles</b>			
Real Estate Broker License	Mont. Code Ann. § 25-13-609(3)	100.00	100.00
Nursing License	Mont. Code Ann. § 25-13-609(3)	50.00	50.00
<b>Automobiles, Trucks, Trailers, and Other Vehicles</b>			
1994 Honda Accord; Vin Number 1HGCD5666RA045043	Mont. Code Ann. § 25-13-609(2)	2,500.00	2,500.00

B6D (Official Form 6D) (12/07)

In re **Pamela Joy Ohs**Case No. **11-61830**

Debtor

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT -	UNLIQUIDATED -	DISPUTED -	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. <b>xxxxx6579</b>			<b>First Mortgage</b>  Home at 2919 Rimview Drive, Billings, MT 59102					
Bank of America PO Box 5170 Simi Valley, CA 93062-5170			Value \$ <b>195,000.00</b>				<b>164,526.94</b>	<b>0.00</b>
Account No. <b>xxxxx0443</b>			<b>Second Mortgage</b>  Home at 2919 Rimview Drive, Billings, MT 59102					
Green Tree PO Box 94710 Palatine, IL 60094-4710			Value \$ <b>195,000.00</b>				<b>17,985.92</b>	<b>0.00</b>
Account No.			Value \$					
Account No.			Value \$					
0 continuation sheets attached			Subtotal (Total of this page)				<b>182,512.86</b>	<b>0.00</b>
			Total (Report on Summary of Schedules)				<b>182,512.86</b>	<b>0.00</b>

In re

**Pamela Joy Ohs**Case No. 11-61830

Debtor

## **SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

**Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

**Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

**Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

**Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

**Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,775\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

**Deposits by individuals**

Claims of individuals up to \$2,600\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

**Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

**Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

**Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6F (Official Form 6F) (12/07)

In re

**Pamela Joy Ohs**Case No. **11-61830**

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
							0.00
Account No. <b>xxxx9409</b>			<b>2010 Duplicate; Collecting for Target</b>				<b>0.00</b>
<b>ARM Inc PO Box 129 Thorofare, NJ 08086</b>	-						
Account No.			<b>2010 Duplicate; Collecting for HSBC</b>				<b>0.00</b>
<b>Bass &amp; Associates 3936 E. Fort Lowell Rd Tucson, AZ 85712-1083</b>	-						
Account No.			<b>Duplicate; Collecting for Capital One Bank</b>				<b>0.00</b>
<b>Capital Management Services 726 Exchange St Ste 700 Buffalo, NY 14210</b>	-						
Account No. <b>xxxxx5621</b>			<b>2010 Duplicate; Collecting for Chase</b>				<b>0.00</b>
<b>Capital Management Services 726 Exchange St Ste 700 Buffalo, NY 14210</b>	-						
<b>6</b> continuation sheets attached				Subtotal (Total of this page)			<b>0.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Pamela Joy Ohs**Case No. **11-61830**

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	
Account No. xxxx-xxxx-xxxx-1347	-	2006 Daily Living Expenses; Turned Over to Collection With Capital Management Services				4,425.00
Capital One Bank, (USA) NA PO Box 60599 City of Industry, CA 91716-0599	-	2008 Clothes, Jewelry, Money, Gas and Entertainment				798.35
Account No. xxxx-xxxx-xxxx-4598	-	2009 Clothes, Jewelry and Misc; Turned Over to Portfolio Recovery, Johnson, Rodenburg & Lowery, PLLP, Global Credit Collection Corp and Dirk Larsen of Larsen Law Firm PLLC Case CV2011-3350				5,384.00
Capital One Bank, (USA) NA PO Box 60599 City of Industry, CA 91716-0599	-	Money, Clothes, Jewelry & Misc; Turned Over to Collection With Northstar Location Services and MCM, Capiatl Management Services LP, Creditors Interchange				13,069.00
Account No. xxxx-xxxx-xxxx-4862	-	2009 Duplicate; Collecting for Target				0.00
Chase Bank USA NA PO Box 94014 Palatine, IL 60094-4014	-					
Account No. xxxxx2607	-					
Client Services, Inc 3451 Harry Truman Blvd Saint Charles, MO 63301-4047	-					
Sheet no. <u>1</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>23,676.35</b>

B6F (Official Form 6F) (12/07) - Cont.

In re

**Pamela Joy Ohs**Case No. **11-61830**

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
					0.00
Account No. xxxxxxxx5 CM3	-	2009 Duplicate; Collecting for Chase			
Creditors Interchange 80 Holtz Drive Buffalo, NY 14225-1470	-	Duplicate; Collecting for Wells Fargo Financial; DV10-282			
Account No.	-	2011 Duplicate; Collecting for Target			
David Hull Clifford & Associates PO Box 9790 Helena, MT 59604	-	2008 Gas and Money			
Account No. xxxx-xxxx-xxxx-5693	-	2008 Clothes and Household Items			
Enhanced Recovery Corp 8014 Bayberry Rd Jacksonville, FL 32256-7412	-				
Account No. xxxxxxxxxxxxx8083	-				
Exxon Mobile PO 6404 Sioux Falls, SD 57117	-				948.02
Account No. xxxx7610	-				
GEMB/QVC PO Box 530905 Atlanta, GA 30353	-				727.03
Sheet no. <u>2</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)			1,675.05

B6F (Official Form 6F) (12/07) - Cont.

In re

**Pamela Joy Ohs**Case No. 11-61830

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
					0.00
Account No. <b>xxxx0314</b>	-	<b>2010</b> Duplicate; Collecting for Capital One			
<b>Global Credit Collection Corp</b> PO Box 101928, Dept 2417 Birmingham, AL 35210					
Account No. <b>xxxx-xxxx-xxxx-5263</b>	-	<b>2009</b> Computer, Clothes and Money; Turned Over to Collection with Portfolio Recovery Associates, United Recovery Systems and Law Offices of James A. West, PC			4,697.08
HSBC Card Services PO Box 5250 Carol Stream, IL 60197-5250					
Account No. <b>xxxxxxxxxxxxx4140</b>	-	<b>2009</b> Clothes and Shoes; Turned Over to Collection with Stellar Recovery, Bass & Associates and NCC Business Services			1,472.83
HSBC Retail Services PO Box 60147 City of Industry, CA 91716-0147					
Account No.		Duplicate; Collecting for Capital One			
Johnson, Rodenburg & Lauinger, PLLP 1004 East Central Avenue PO Box 4127 Bismarck, ND 58502-4127	-				0.00
Account No. <b>xxxxxx3350</b>	-	<b>2011</b> Duplicate; Collecting for Capital One Case CV2011-3350			
Larsen Law Firm PLLC 121 4th Street North, No 2J PO Box 1692 Great Falls, MT 59403					
Sheet no. <u>3</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)			6,169.91

B6F (Official Form 6F) (12/07) - Cont.

In re

**Pamela Joy Ohs**Case No. 11-61830

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	
Account No.						
Law Office of James A. West 6380 Rogerdale Rd., Ste 130 Houston, TX 77072-1647	-	2010 Duplicate; Collecting for HSBC				0.00
Account No.						
Midland Credit Management Inc PO Box 60578 Los Angeles, CA 90060-0578	-	Duplicate; Collectiong for Target				0.00
Account No. xxxxxxx6346						
Midland Credit Management Inc PO Box 60578 Los Angeles, CA 90060-0578	-	Duplicate; Collecting for Chase				0.00
Account No. xxx7779						
NCC Business Services, Inc PO Box 24739 Jacksonville, FL 32241-4739	-	2011 Duplicate; Collecting for Stellar Recovery/HSBC				0.00
Account No.						
Northstar Location Services 4285 Genesee St Buffalo, NY 14225	-	Duplicate; Collecting for Chase				0.00
Sheet no. <u>4</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>0.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re

**Pamela Joy Ohs**Case No. **11-61830**

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	
Account No. xxxx-xxxx-xxxx-5263	-	Duplicate; Collecting for HSBC				0.00
Portfolio Recovery PO Box 12903 Norfolk, VA 23541	-	Duplicate; Collecting for Capital One				0.00
Account No.	-	2009 Duplicate; Collecting for HSBC				0.00
Portfolio Recovery PO Box 12914 Norfolk, VA 23541	-	2008 Daily Living Expenses; Turned Over to Collection with Midland Credit Management , Client Services and Arm Accounts Receivable Management Inc, and Enhanced Recovery Company, LLC				7,368.00
Stellar Recovery 1845 US Hwy 93 South Ste 310 Kalispell, MT 59901-5721	-	2010 Duplicate; Collecting for HSBC				0.00
Account No. xxxx6090	-					
Target National Bank PO Box 59317 Minneapolis, MN 55459-0317	-					
Account No. xxxx2821	-					
United Recovery Systems PO Box 722929 Houston, TX 77272	-					
Sheet no. <u>5</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>7,368.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re

**Pamela Joy Ohs**Case No. **11-61830**

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
					NOTICE
Account No. <b>xxxx37-40</b>		2008 Line of Credit			<b>2,700.00</b>
<b>Valley Federal Credit Union PO Box 20417 Billings, MT 59104</b>	-				
Account No. <b>xxxx-xxxx-xxxx-6324</b>		2008-2009 Money; Turned Over to Collection with David Hull, Clifford & Associates, DV 10-282			<b>8,116.00</b>
<b>Wells Fargo Financial Cards PO Box 98791 Las Vegas, NV 89193-8791</b>	-				
Account No.					
Account No.					
Account No.					
Sheet no. <b>6</b> of <b>6</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)		<b>10,816.00</b>
			Total (Report on Summary of Schedules)		<b>49,705.31</b>

In re Pamela Joy Ohs,  
Debtor  
Case No. 11-61830

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,  
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.  
State whether lease is for nonresidential real property.  
State contract number of any government contract.

0

continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

In re

**Pamela Joy Ohs**Case No. 11-61830

Debtor

**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

**0**

continuation sheets attached to Schedule of Codebtors

B6I (Official Form 6I) (12/07)  
In re Pamela Joy Ohs

Case No. 11-61830

Debtor(s)

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): <b>None.</b>	AGE(S):
<b>Single</b>		
<b>Employment:</b>	<b>DEBTOR</b>	<b>SPOUSE</b>
Occupation	<b>Registered Nurse</b>	
Name of Employer	<b>St Vincent Healthcare</b>	
How long employed	<b>9 Years</b>	
Address of Employer	<b>1233 N. 30th Street Billings, MT 59101</b>	
INCOME: (Estimate of average or projected monthly income at time case filed)		
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$ <b>3,461.12</b>	\$ <b>N/A</b>
2. Estimate monthly overtime	\$ <b>0.00</b>	\$ <b>N/A</b>
<b>3. SUBTOTAL</b>	<b>\$ 3,461.12</b>	<b>\$ N/A</b>
<b>4. LESS PAYROLL DEDUCTIONS</b>		
a. Payroll taxes and social security	\$ <b>711.58</b>	\$ <b>N/A</b>
b. Insurance	\$ <b>162.93</b>	\$ <b>N/A</b>
c. Union dues	\$ <b>0.00</b>	\$ <b>N/A</b>
d. Other (Specify): <b>Health Spending Account</b>	\$ <b>108.33</b>	\$ <b>N/A</b>
	\$ <b>0.00</b>	\$ <b>N/A</b>
<b>5. SUBTOTAL OF PAYROLL DEDUCTIONS</b>	<b>\$ 982.84</b>	<b>\$ N/A</b>
<b>6. TOTAL NET MONTHLY TAKE HOME PAY</b>	<b>\$ 2,478.28</b>	<b>\$ N/A</b>
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ <b>0.00</b>	\$ <b>N/A</b>
8. Income from real property	\$ <b>0.00</b>	\$ <b>N/A</b>
9. Interest and dividends	\$ <b>0.00</b>	\$ <b>N/A</b>
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ <b>0.00</b>	\$ <b>N/A</b>
11. Social security or government assistance (Specify): <b>Social Security</b>	\$ <b>1,085.90</b>	\$ <b>N/A</b>
	\$ <b>0.00</b>	\$ <b>N/A</b>
12. Pension or retirement income	\$ <b>171.50</b>	\$ <b>N/A</b>
13. Other monthly income (Specify):	\$ <b>0.00</b>	\$ <b>N/A</b>
	\$ <b>0.00</b>	\$ <b>N/A</b>
<b>14. SUBTOTAL OF LINES 7 THROUGH 13</b>	<b>\$ 1,257.40</b>	<b>\$ N/A</b>
<b>15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)</b>	<b>\$ 3,735.68</b>	<b>\$ N/A</b>
<b>16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)</b>	<b>\$ 3,735.68</b>	

(Report also on Summary of Schedules and, if applicable, on  
Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

B6J (Official Form 6J) (12/07)

In re Pamela Joy OhsCase No. 11-61830

Debtor(s)

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$ <u>1,521.48</u>
a. Are real estate taxes included?	Yes <u>X</u> No _____
b. Is property insurance included?	Yes <u>X</u> No _____
2. Utilities:	
a. Electricity and heating fuel	\$ <u>145.00</u>
b. Water and sewer	\$ <u>32.00</u>
c. Telephone	\$ <u>51.00</u>
d. Other <u>See Detailed Expense Attachment</u>	\$ <u>104.00</u>
3. Home maintenance (repairs and upkeep)	\$ <u>50.00</u>
4. Food	\$ <u>300.00</u>
5. Clothing	\$ <u>76.00</u>
6. Laundry and dry cleaning	\$ <u>10.00</u>
7. Medical and dental expenses	\$ <u>144.00</u>
8. Transportation (not including car payments)	\$ <u>236.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ <u>100.00</u>
10. Charitable contributions	\$ <u>0.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$ <u>0.00</u>
b. Life	\$ <u>0.00</u>
c. Health	\$ <u>0.00</u>
d. Auto	\$ <u>54.00</u>
e. Other <u>Accidental</u>	\$ <u>5.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) <u>Taxes Not Deducted from PERS Retirement</u>	\$ <u>99.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$ <u>0.00</u>
b. Other _____	\$ <u>0.00</u>
c. Other _____	\$ <u>0.00</u>
14. Alimony, maintenance, and support paid to others	\$ <u>0.00</u>
15. Payments for support of additional dependents not living at your home	\$ <u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ <u>0.00</u>
17. Other <u>See Detailed Expense Attachment</u>	\$ <u>259.50</u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$ <u>3,186.98</u>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$ <u>3,735.68</u>
b. Average monthly expenses from Line 18 above	\$ <u>3,186.98</u>
c. Monthly net income (a. minus b.)	\$ <u>548.70</u>

B6J (Official Form 6J) (12/07)

In re Pamela Joy OhsCase No. 11-61830

Debtor(s)

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**  
**Detailed Expense Attachment**

**Other Utility Expenditures:**

<u>Interent</u>	\$ <u>52.00</u>
<u>Cable Television</u>	\$ <u>52.00</u>
<b>Total Other Utility Expenditures</b>	<b>\$ <u>104.00</u></b>

**Other Expenditures:**

<u>PERS</u>	\$ <u>99.00</u>
<u>RN License</u>	\$ <u>4.17</u>
<u>Real Estate Broker License</u>	\$ <u>8.33</u>
<u>Housekeeping Supplies</u>	\$ <u>29.00</u>
<u>Personal Care Items</u>	\$ <u>32.00</u>
<u>Misc</u>	\$ <u>87.00</u>
<b>Total Other Expenditures</b>	<b>\$ <u>259.50</u></b>

B6 Declaration (Official Form 6 - Declaration). (12/07)

**United States Bankruptcy Court  
District of Montana**In re Pamela Joy Ohs

Debtor(s)

Case No. 11-61830  
Chapter 13**DECLARATION CONCERNING DEBTOR'S SCHEDULES****DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 25 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date October 4, 2011Signature /s/ Pamela Joy OhsPamela Joy Ohs

Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

**United States Bankruptcy Court  
District of Montana**

In re **Pamela Joy Ohs**

Debtor(s)

Case No.  
Chapter**11-61830**  
**13**

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

*DEFINITIONS*

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

**1. Income from employment or operation of business**

- None  State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
<b>\$55,653.62</b>	<b>Saint Vincent Healthcare, 2009</b>
<b>\$59,197.02</b>	<b>Saint Vincent Healthcare, 2010</b>
<b>\$1,600.00</b>	<b>Healthsource Global, 2010</b>
<b>\$38,756.94</b>	<b>Saint Vincent Healthcare, 1/1/2011-9/9/2011</b>

**2. Income other than from employment or operation of business**

None  State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$1,939.80	<b>Public Employees Retirement, 2009</b>
\$1,350.00	<b>Landmark of Billings, Inc., 2009</b>
\$784.00	<b>IRS, 2009 Tax Refund</b>
\$675.00	<b>State of Montana, 2009 Tax Refund</b>
\$1,998.00	<b>Public Employees Retirement, 2010</b>
\$465.00	<b>State of Montana, 2010 Tax Refund, Rec'd 2/22/11 Date</b>
\$1,200.50	<b>Public Employees Retirement, 1/1/2011-7/31/2011</b>

**3. Payments to creditors**

None  Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
<b>Bank of America</b> <b>PO Box 5170</b> <b>Simi Valley, CA 93062-5170</b>	<b>6/3/2011</b>	<b>\$694.74</b>	<b>\$0.00</b>
<b>Bank of America</b> <b>PO Box 5170</b> <b>Simi Valley, CA 93062-5170</b>	<b>6/17/2011</b>	<b>\$694.74</b>	<b>\$0.00</b>
<b>Bank of America</b> <b>PO Box 5170</b> <b>Simi Valley, CA 93062-5170</b>	<b>7/1/2011</b>	<b>\$694.74</b>	<b>\$0.00</b>
<b>Bank of America</b> <b>PO Box 5170</b> <b>Simi Valley, CA 93062-5170</b>	<b>7/15/2011</b>	<b>\$694.74</b>	<b>\$0.00</b>
<b>Bank of America</b> <b>PO Box 5170</b> <b>Simi Valley, CA 93062-5170</b>	<b>7/29/2011</b>	<b>\$694.74</b>	<b>\$0.00</b>
<b>Bank of America</b> <b>PO Box 5170</b> <b>Simi Valley, CA 93062-5170</b>	<b>8/12/2011</b>	<b>\$694.74</b>	<b>\$0.00</b>
<b>Bank of America</b> <b>PO Box 5170</b> <b>Simi Valley, CA 93062-5170</b>	<b>8/26/2011</b>	<b>\$694.74</b>	<b>\$164,526.94</b>

None ■ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None ■ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None  a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
<b>Capital One Bank (USA) NA v. Pamela J Ohs, Case CV2011-3360</b>	<b>Collection</b>	<b>Yellowstone Justice Court, Billings, Montana</b>	<b>Served Summons and Complaint on September 11, 2011</b>

None  b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
<b>Wells Fargo Financial Cards PO Box 98791 Las Vegas, NV 89193-8791</b>	<b>8/12/2011</b>	<b>Wage Garnishment \$450.81</b>
<b>Wells Fargo Financial Cards PO Box 98791 Las Vegas, NV 89193-8791</b>	<b>8/26/2011</b>	<b>Wage Garnishment \$409.10</b>
<b>Wells Fargo Financial Cards PO Box 98791 Las Vegas, NV 89193-8791</b>	<b>9/9/2011</b>	<b>Wage Garnishment, \$370.23</b>

\* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

**5. Repossessions, foreclosures and returns**

- None  List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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**6. Assignments and receiverships**

- None  a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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- None  b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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**7. Gifts**

- None  List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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**8. Losses**

- None  List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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**9. Payments related to debt counseling or bankruptcy**

- None  List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Oliver Law Firm 208 N. 29th Street, Suite 228 Billings, MT 59101	5/25/2010	\$100.00

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
<b>Oliver Law Firm 208 N. 29th Street, Suite 228 Billings, MT 59101</b>	<b>3/31/2011</b>	<b>\$200.00</b>
<b>Oliver Law Firm 208 N. 29th Street, Suite 228 Billings, MT 59101</b>	<b>8/25/2011</b>	<b>\$800.00</b>

**10. Other transfers**

- None  a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
None <input checked="" type="checkbox"/> b. List all property transferred by the debtor within <b>ten years</b> immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.		
NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

**11. Closed financial accounts**

- None  List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING

**12. Safe deposit boxes**

- None  List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY

**13. Setoffs**

- None  List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF

**14. Property held for another person**

- None  List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER		DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY																				
<b>15. Prior address of debtor</b>																							
None ■	If the debtor has moved within <b>three years</b> immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.																						
ADDRESS	NAME USED	DATES OF OCCUPANCY																					
<b>16. Spouses and Former Spouses</b>																							
None ■	If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within <b>eight years</b> immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.																						
NAME																							
<b>17. Environmental Information.</b>																							
For the purpose of this question, the following definitions apply:																							
<p>"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.</p> <p>"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.</p> <p>"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law</p>																							
None ■	<p>a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:</p> <table border="1"> <thead> <tr> <th>SITE NAME AND ADDRESS</th> <th>NAME AND ADDRESS OF GOVERNMENTAL UNIT</th> <th>DATE OF NOTICE</th> <th>ENVIRONMENTAL LAW</th> </tr> </thead> <tbody> <tr> <td>None ■</td> <td>b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.</td> <td></td> <td></td> </tr> <tr> <td>SITE NAME AND ADDRESS</td> <td>NAME AND ADDRESS OF GOVERNMENTAL UNIT</td> <td>DATE OF NOTICE</td> <td>ENVIRONMENTAL LAW</td> </tr> <tr> <td>None ■</td> <td>c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.</td> <td></td> <td></td> </tr> <tr> <th>NAME AND ADDRESS OF GOVERNMENTAL UNIT</th> <th>DOCKET NUMBER</th> <th colspan="2">STATUS OR DISPOSITION</th> </tr> </tbody> </table>			SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW	None ■	b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.			SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW	None ■	c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.			NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION	
SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW																				
None ■	b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.																						
SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW																				
None ■	c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.																						
NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION																					

**18 . Nature, location and name of business**

None

- a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

LAST FOUR DIGITS OF  
SOCIAL-SECURITY OR  
OTHER INDIVIDUAL  
TAXPAYER-I.D. NO.  
NAME (ITIN)/ COMPLETE EIN

ADDRESS

NATURE OF BUSINESS

BEGINNING AND  
ENDING DATES

NAME

None

- b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

**19. Books, records and financial statements**

None

- a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None

- b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None

- c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None

- d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

**20. Inventories**

- None  a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
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- None  b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
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**21 . Current Partners, Officers, Directors and Shareholders**

- None  a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
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- None  b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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**22 . Former partners, officers, directors and shareholders**

- None  a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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- None  b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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**23 . Withdrawals from a partnership or distributions by a corporation**

- None  If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
-----------------------------------------------------------	-----------------------------------	------------------------------------------------------------

**24. Tax Consolidation Group.**

- None  If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
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**25. Pension Funds.**

- None    If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date October 4, 2011Signature /s/ Pamela Joy Ohs  
**Pamela Joy Ohs**  
Debtor

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571*

**United States Bankruptcy Court  
District of Montana**

In re Pamela Joy Ohs

Debtor(s)

 Case No. 11-61830  
 Chapter 13

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept .....	\$ <u>4,000.00</u>
Prior to the filing of this statement I have received .....	\$ <u>1,500.00</u>
Balance Due .....	\$ <u>2,500.00</u>

2. The source of the compensation paid to me was:

Debtor       Other (specify): **Ch 13 Plan**

3. The source of compensation to be paid to me is:

Debtor       Other (specify):

4.  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

**Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.**

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

**Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: October 4, 2011

/s/ Phillip R. Oliver

Phillip R. Oliver  
Oliver Law Firm  
208 N. 29th Street, Suite 228  
Billings, MT 59101  
(406) 248-7577 Fax: (406) 248-9929

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**WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2**

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MONTANA**

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

**1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)**

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)**

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### **Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### **Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## **3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at [http://www.uscourts.gov/bkforms/bankruptcy\\_forms.html#procedure](http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure).

**Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.**

B 201B (Form 201B) (12/09)

**United States Bankruptcy Court**  
**District of Montana**

In re Pamela Joy Ohs

Debtor(s)

Case No. 11-61830  
Chapter 13

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)  
UNDER § 342(b) OF THE BANKRUPTCY CODE**

**Certification of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Pamela Joy Ohs

Printed Name(s) of Debtor(s)

Case No. (if known) 11-61830X /s/ Pamela Joy Ohs

Signature of Debtor

October 4, 2011

Date

X

Signature of Joint Debtor (if any)

Date

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**Instructions:** Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

**United States Bankruptcy Court  
District of Montana**

In re Pamela Joy Ohs

Debtor(s)

Case No. 11-61830

Chapter 13

**VERIFICATION OF CREDITOR MATRIX**

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date: October 4, 2011

/s/ Pamela Joy Ohs

**Pamela Joy Ohs**

Signature of Debtor

Pamela Joy Ohs  
2919 Rimview Drive  
Billings, MT 59102

Capital One Bank, (USA) NA  
PO Box 60599  
City of Industry, CA 91716-0599

Green Tree  
PO Box 94710  
Palatine, IL 60094-4710

Phillip R. Oliver  
Oliver Law Firm  
208 N. 29th Street, Suite 228  
Billings, MT 59101

Chase Bank USA NA  
PO Box 94014  
Palatine, IL 60094-4014

HSBC Card Services  
PO Box 5250  
Carol Stream, IL 60197-5250

Neal Jensen  
U.S. Bankruptcy Trustee  
P.O. Box 3509  
Great Falls, MT 59403

Client Services, Inc  
3451 Harry Truman Blvd  
Saint Charles, MO 63301-4047

HSBC Retail Services  
PO Box 60147  
City of Industry, CA 91716-0147

Internal Revenue Service  
5353 Yellowstone Rm 204A  
Stop 5200 CHE  
Cheyenne, WY 82009

Creditors Interchange  
80 Holtz Drive  
Buffalo, NY 14225-1470

Johnson, Rodenburg & Lauinger, PLLC  
1004 East Central Avenue  
PO Box 4127  
Bismarck, ND 58502-4127

Montana Department of Revenue  
Kim Davis, Bankruptcy Specialist  
PO Box 7701  
Helena, MT 59604-7701

David Hull  
Clifford & Associates  
PO Box 9790  
Helena, MT 59604

Larsen Law Firm PLLC  
121 4th Street North, No 2J  
PO Box 1692  
Great Falls, MT 59403

ARM Inc  
PO Box 129  
Thorofare, NJ 08086

Enhanced Recovery Corp  
8014 Bayberry Rd  
Jacksonville, FL 32256-7412

Law Office of James A. West  
6380 Rogerdale Rd., Ste 130  
Houston, TX 77072-1647

Bank of America  
PO Box 5170  
Simi Valley, CA 93062-5170

Exxon Mobile  
PO 6404  
Sioux Falls, SD 57117

Midland Credit Management Inc  
PO Box 60578  
Los Angeles, CA 90060-0578

Bass & Associates  
3936 E. Fort Lowell Rd  
Tucson, AZ 85712-1083

GEMB/QVC  
PO Box 530905  
Atlanta, GA 30353

NCC Business Services, Inc  
PO Box 24739  
Jacksonville, FL 32241-4739

Capital Management Services  
726 Exchange St Ste 700  
Buffalo, NY 14210

Global Credit Collection Corp  
PO Box 101928, Dept 2417  
Birmingham, AL 35210

Northstar Location Services  
4285 Genesee St  
Buffalo, NY 14225

Portfolio Recovery  
PO Box 12903  
Norfolk, VA 23541

Portfolio Recovery  
PO Box 12914  
Norfolk, VA 23541

Stellar Recovery  
1845 US Hwy 93 South Ste 310  
Kalispell, MT 59901-5721

Target National Bank  
PO Box 59317  
Minneapolis, MN 55459-0317

United Recovery Systems  
PO Box 722929  
Houston, TX 77272

Valley Federal Credit Union  
PO Box 20417  
Billings, MT 59104

Wells Fargo Financial Cards  
PO Box 98791  
Las Vegas, NV 89193-8791

Yellowstone County Treasurer  
PO Box 35010  
Billings, MT 59107